

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHARD ANTHONY CORTEZ
JACQUELINE RAFAELA CORTEZ
Debtor(s)

Case No. 09-37301

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2009.
- 2) The plan was confirmed on 11/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/17/2012, 08/29/2012.
- 5) The case was completed on 11/06/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,192.00.
- 10) Amount of unsecured claims discharged without payment: \$54,130.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,395.62
Less amount refunded to debtor	\$2,295.62

NET RECEIPTS: \$50,100.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,503.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,977.74

Attorney fees paid and disclosed by debtor: \$26.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS CORP	Unsecured	400.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,559.00	1,218.59	1,218.59	925.62	0.00
CHASE MANHATTAN	Unsecured	10,000.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,308.00	2,622.91	2,622.91	1,992.32	0.00
CREDIT UNION 1	Unsecured	0.00	645.51	645.51	490.32	0.00
CREDIT UNION 1	Secured	615.00	0.00	615.00	615.00	5.72
CREDIT UNION 1	Unsecured	615.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	356.00	356.44	356.44	270.73	0.00
GOTTLIEB MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	100.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	4,251.00	10,614.99	10,614.99	10,614.99	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	5,562.17	5,562.17	4,224.92	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	784.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,087.00	5,843.17	5,843.17	5,843.17	0.00
INTERNAL REVENUE SERVICE	Secured	24,040.00	4,585.00	4,585.00	4,585.00	322.19
INTERNAL REVENUE SERVICE	Unsecured	24,040.00	17,024.87	17,024.87	12,931.79	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	408.00	348.12	348.12	264.43	0.00
MALCOLM S GERALD	Unsecured	50.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	240.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	835.00	831.11	831.11	631.30	0.00
NCO FINANCIAL SYSTEMS	Unsecured	228.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	4,439.00	NA	NA	0.00	0.00
NO IL EMERG & OCCUP MED SPEC	Unsecured	384.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	448.00	NA	NA	0.00	0.00
SAM'S CLUB	Unsecured	808.00	NA	NA	0.00	0.00
SYSTEMS & SERVICES TECH INC	Unsecured	1,312.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,133.00	532.87	532.87	404.76	0.00
US DEPT OF EDUCATION	Unsecured	28,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$615.00	\$615.00	\$5.72
All Other Secured	\$4,585.00	\$4,585.00	\$322.19
TOTAL SECURED:	\$5,200.00	\$5,200.00	\$327.91
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,458.16	\$16,458.16	\$0.00
TOTAL PRIORITY:	\$16,458.16	\$16,458.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,142.59	\$22,136.19	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,977.74</u>	
Disbursements to Creditors	<u>\$44,122.26</u>	
TOTAL DISBURSEMENTS :		<u>\$50,100.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.